

STATE OF MISSOURI

MISSOURI'S GUIDE TO HOUSING ASSISTANCE PROGRAMS



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**MISSOURI'S
GUIDE TO HOUSING ASSISTANCE
PROGRAMS**

If you need further information or have questions, please contact the Governor's Council on Disability at 1-800-877-8249 (Voice/TTY) or 573-751-2600 (Voice/TTY); or by e-mail at gcd@mail.mo.gov; or contact the Housing Unit of the Missouri Department of Mental Health at 573-751-9206. You may use this contact information to request additional copies of this guide which can also be viewed online at one of the following websites:

www.gcd.oa.mo.gov/PIC/pic.shtml

www.dmh.mo.gov/ada/housingindex.html

www.dhss.mo.gov/SeniorServices/index.html.



Important information and phone numbers can be found on pages 33 - 75 in this booklet

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INTRODUCTION

Many people with disabilities or the elderly live and wish to continue living independently in their homes and communities. Others live in institutions but would like to return to the community. Historically, locating appropriate and affordable housing is often a major barrier for persons who want to continue living in a community setting and those who want to move from an institution to the community. Today, you have more options for remaining in the community and alternatives to placement in a nursing home or other institutional care setting. If you would like to stay in your home or in the community and you meet certain requirements, you may be eligible for housing assistance through state, local and federal funding resources. For those who need supportive service to stay in the community please refer to the *Home and Community Based Services* booklet.

This booklet explains housing resources that exist in Missouri. The resources may be funded through state or federal revenue or private pay. Many persons with disabilities or the elderly may qualify for **Medicaid***. The

* Please see the glossary at the back of the book for a more complete definition.

for housing, other than in institutions. This booklet is designed to assist you as you seek a place to live. Some of the topics covered include: available programs and requirements, application process, contacts, resources and terms.

There may be additional programs available in your local community. Check with the local Independent Living Center or other disability advocacy organizations.

WHAT ARE MY OPTIONS?

What types of programs are available?

Housing assistance typically falls under the following categories:

- Rental Assistance
- Home Purchasing Program
- Home Repair/Weatherization Assistance
- Home Access Modifications

The housing assistance you qualify for and choose will depend upon your needs and resources. However, all programs are not available statewide.



HOW DO I QUALIFY?

Generally speaking, when you apply for housing assistance you will probably be asked for the following documentation:

- Proof of household **income*** for the previous twelve (12) months
- Social Security documentation for all household members over one year of age
- Photo identification for the head of the household
- Proof of residency (could be a utility bill or voter registration)
- Proof of disability (if applicable)

How you qualify for housing assistance differs from program to program. You may contact any of the housing assistance agencies listed in the back of this manual to apply for local housing programs. If you are unsure about the available housing assistance programs in your area, or what your needs are, you may contact your case manager, service coordinator/worker, social worker, or your local housing assistance provider.

* Please see the glossary at the back of the book for a more complete definition.

FINANCIAL ELIGIBILITY

Some housing assistance programs have a financial requirement or may charge a co-payment to receive assistance. These options may be discussed with your case manager/worker, service coordinator, social worker or housing assistance provider to determine programs for which you might be eligible.

WHO CAN HELP ME APPLY?

Many community organizations or state agencies providing case management services can help you apply for housing assistance. They also can help you decide which programs and locations are right for you. Some of these organizations include the **Area Agencies on Aging*** or **Centers for Independent Living***, Missouri Department of Mental Health Regional Centers, Community Mental Health Centers, Bureau of Special Health Care Needs and the local Division of Senior Services and Regulation offices (see list in back of this booklet). You can have family members or friends help you complete the application.

* Please see the glossary at the back of the book for a more complete definition.

WHEN CAN I ACCESS HOUSING?

Once it is determined you qualify for housing assistance, your name may be placed on a waiting list with other individuals who are qualified but are waiting for a housing opening. Length of time on a wait list will vary geographically around the state. Be sure to ask the agency representative when you can access housing.

WHAT DO I HAVE TO PAY?

Based upon the program, you may be required to pay a portion of the cost of your housing.

WHAT IF I CURRENTLY RESIDE IN A NURSING HOME, RESIDENTIAL CARE FACILITY OR ICF/MR*?

Some people who are capable and interested in living in the community are currently residing in a nursing home or an Intermediate Care Facility for Persons With Mental Retardation (ICF/MR)*, such as a habilitation center. The United States Supreme Court has ruled that people with disabilities and seniors have a right to receive

* Please see the glossary at the back of the book for a more complete definition.

services in the most integrated setting and move out of institutions and into the appropriate community setting chosen by the person. If you are in a nursing home or **ICF/MR*** and you are interested in receiving housing assistance and **home and community-based services***, help is available. You can call the nursing home ombudsman, your local **Center for Independent Living***, (listed in the back of this booklet) the Missouri Department of Health and Senior Services (DHSS) Hotline at 800/235-5503, or the Missouri Department of Mental Health (DMH) at 800/364-9687.

HOW CAN PERSONS WITH DISABILITIES AND THE ELDERLY IMPACT THE NUMBER OF HOUSING UNITS CONSTRUCTED FOR PERSONS WITH LOW INCOMES?

The state of Missouri and each entitlement city or county (St. Joseph, Kansas City, Joplin, Springfield, Jefferson City, Columbia, St. Charles, St. Louis County and St. Louis City) are required to have a 5-year **Consolidated Plan*** that is updated each year. The use of federal housing funds administered by these areas must be outlined in

* Please see the glossary at the back of the book for a more complete definition.

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this plan. Also, a public hearing is required annually. It is important that people appear at these hearings and speak out for the type of housing that they want and need in their community. This advocacy effort may take more than one year to see results, but can be effective in the long run.

There is almost always legislation or budgetary action at the state and federal levels that will have a positive or negative impact on availability of affordable and accessible housing. Contact the Governor's Council on Disability or the Statewide Independent Living Council to get involved or to locate another advocacy agency in your area.



HOUSING PROGRAMS

Rental Assistance

SECTION 202: SUPPORTIVE HOUSING FOR THE ELDERLY

ELIGIBILITY:

- 62 years of age or older
- **Low-income*** elderly

SERVICES:

- **Rent subsidy***

The Section 202 Supportive Housing for the Elderly program provides **low-income*** elderly within 80% of median income with options that allow them to live independently in an environment that provides support activi-

ties such as cleaning, cooking, or transportation. The program may benefit any low-income resident age 62 years or older.



* Please see the glossary at the back of the book for a more complete definition.

SECTION 811: **SUPPORTIVE HOUSING** **FOR PERSONS WITH** **DISABILITIES**

ELIGIBILITY:

- 18 yrs. of age or older
- **Very low-income***
- Has a disability per Social Security definition

SERVICES:

- **Rent subsidy***

The Section 811 Supportive Housing for Persons with Disabilities Program provides **low-income*** disabled persons with options that allows them to live independently but in an environment that can provide a range of support services. These supports may consist of coordination of services, staffing and training in independent living.

In addition, Section 811 provides capital advances to not-for-profit entities to build and/or rehabilitate community housing for persons with disabilities. This includes financing property acquisition, site improvement, conversion, demolition, relocation, and other expenses associated with supportive housing for persons with disabilities.

* Please see the glossary at the back of the book for a more complete definition.

To be eligible for funding under Section 811, the applicant must be a private, non-profit organization with prior experience in housing, or related social service activities. Government entities are not eligible for funding under this program.

MAINSTREAM HOUSING

ELIGIBILITY:

- 18 years of age or older
- **Low-income***
- Has a disability per Social Security definition

SERVICES:

- Scattered site **rent subsidy***

This program is operated similar to the Housing Choice Voucher Program with the following exceptions:

- The recipient may pay no more than 30% of gross income.
- Is not statewide

Currently, only the following Public Housing Authorities have Mainstream Vouchers: Lincoln County, Ripley County, Franklin County, St. Louis County or Liberty Housing Authority which serves the Kansas City Metro area.

* Please see the glossary at the back of the book for a more complete definition.

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HOUSING CHOICE **VOUCHER** **(SECTION 8)**

ELIGIBILITY:

- 18 years of age or older
- **Low-income***

SERVICES:

- Scattered site **rent subsidy***

The Public Housing Authority pays a portion of the consumer's rent through **vouchers*** and **certificates***. The consumer may pay from \$25.00 to 40% of their adjusted gross income, based on the local **Fair Market Rent (FMR)***.



* Please see the glossary at the back of the book for a more complete definition.

SHELTER PLUS CARE**ELIGIBILITY:**

- 18 years of age or older
- Have a disability
- Meet **HUD*** definition of homeless
- **Very low income***
- Receiving or seeking services

SERVICES:

- Scattered site or project rental assistance
- Assistance with seeking appropriate support services

The Shelter Plus Care program offers rental assistance to individuals and families receiving supportive services. The definition of a disability for this program is broader than the one used by the Social Security Administration in determining eligibility; because it may include alcohol and drug addiction.

In order to meet the HUD definition of homeless an individual or family must be:

- In a shelter
- In a transition facility
- In an institution less than 30 days
- In a place not designed for habitation; or
- Have an **eviction*** notice

* Please see the glossary at the back of the book for a more complete definition.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS HOPWA*

ELIGIBILITY:

- HIV positive
- Enrolled in HIV case management
- 100% of federal poverty level or below
- Be assessed for need by case manager

SERVICES:

- **Rent subsidy***
- Short term rent, mortgage and utility assistance

Housing Opportunities for Persons with AIDS (HOPWA)* provides **low-income*** persons with HIV-positive diagnosis assistance in stabilizing their housing in order to avoid homelessness and increase access to essential health care and medications. Consumers must be enrolled in HIV case management and demonstrate that they are actively engaged in medical care.

Available services through **HOPWA*** in Missouri reflect regional needs and priorities and are coordinated

with services provided by the **Ryan White*** CARE Act and other local, state, and federal programs for **low-income*** individuals and families.

* Please see the glossary at the back of the book for a more complete definition.

LOW INCOME HOUSING TAX CREDIT (LIHTC)*

ELIGIBILITY:

- 18 years of age or older
- **Low-income***

This program encourages developers to build affordable housing. It has created over 37,000 units in Missouri for individuals that meet eligibility guidelines. For in-

formation on availability in your area contact the Missouri Housing Development Commission (**MHDC**)* at 816-759-6668.

HOME PROGRAM

ELIGIBILITY:

- 18 years of age or older
- **Low-income*** or **very low income ***

Similar to **Low Income Housing Tax Credit*** in that it encourages developers to build affordable housing. This program provides additional units for **very low*** and **low-income*** persons and

families. For further information on what is available in your area contact **MHDC*** at 816-759-6668.

* Please see the glossary at the back of the book for a more complete definition.

HOME PURCHASING

FIRST PLACE LOANS

ELIGIBILITY:

- . First time homeowner (in other words you can't have owned a home in the last three years)
- . Household income less than \$61,100 (one to two persons) \$64,415 (three or more people)

SERVICES:

- . Below market interest rates and cash assistance for down payment and closing costs

The First Place Loan program is a homebuyer program that provides a pool of money at below-market interest rates which lenders can access to provide loans to first-time Missouri homebuyers. One part of the program also provides down payment and closing cost assistance. These loans are 30-year, fixed-rate, first mortgages. **MHDC*** releases funds periodically throughout the year.

Two types of funds are available, depending on the borrower's needs.

* Please see the glossary at the back of the book for a more complete definition.

Cash Assistance Payment (CAP) loans provide the homebuyer with a grant equal to 3% of their loan amount, and a below-market interest rate mortgage. This type of loan is best for those buyers that need assistance paying the down payment and closing costs. CAP loans can be used for both existing and new homes.

Non-Cash Assistance Payment loans (Non-CAP)* are offered at a somewhat lower interest rate, usually .75% to 1% below the CAP rate. These loans are best for buyers that have adequate funds to pay their own down payment and closing costs. Non-CAP funds are available for existing and new homes.

Additional information can be found at: www.mhdc.com/homes/firstplaceloans/



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HOME DOWN PAYMENT ASSISTANCE

ELIGIBILITY:

- 18 years of age or older

SERVICES:

- Cash grants for down payment or closing costs

Habitat for Humanity International is a nonprofit, ecumenical Christian housing ministry. Habitat for Humanity International's headquarters, located in Americus, Ga., USA, provides information, training and a vari-

MHDC* is the most appropriate agency to contact regarding any down payment assistance that may be available. Every year there is usually some type of program created using Federal monies to assist first time homebuyers.

Additional information can be found at: www.mhdc.com

HABITAT FOR HUMANITY

ELIGIBILITY:

- 18 years of age or older
- **Very low *to low-income** *(30 – 50% median income)

SERVICES:

- Self Help Program

* Please see the glossary at the back of the book for a more complete definition.

ety of other support services to Habitat affiliates world-wide.

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build more Habitat houses. Habitat is not a giveaway program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor “sweat equity” into building their Habitat house and the houses of others.

Habitat houses are affordable for **low-income*** families because no profit is included in the sale price and no interest charged on the mortgage. Mortgage length varies from seven to 30 years.

Forty-seven affiliates are listed for Missouri at <http://www.habitat.org/local/> or check your local telephone book.

* Please see the glossary at the back of the book for a more complete definition.

VETERANS AFFAIRS

ELIGIBILITY:

- Veterans who served on active duty and were discharged under conditions other than dishonorable
- Reservists and National Guard may qualify under certain conditions. (For more information contact VA.)

VA guaranteed loans are made by private lenders, such as banks, savings & loans, or mortgage companies to eligible veterans for the purchase of a home, which **must be for their personal occupancy**. To get a loan, a veteran must apply to a lender. If the loan is approved, VA will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the guaranteed

amount and allows a veteran to obtain favorable financing terms. There is no maximum VA loan but lenders generally limit VA loans to \$240,000.

* Please see the glossary at the back of the book for a more complete definition.

VA LOANS OFFER THE FOLLOWING IMPORTANT FEATURES:

- Equal opportunity for all qualified veterans to obtain a VA loan.
- Down payment not always required.
- VA assistance to veteran borrowers in default due to temporary financial difficulty.

VA ALSO OFFERS LOANS FOR OTHER TYPES OF HOMES:

- Manufactured
- Mobile
- Modular

HOW CAN I OBTAIN MORE INFORMATION



ABOUT VA HOME LOANS?

Call VA at 1-800-827-1000 or contact a local lender or real estate professional.

* Please see the glossary at the back of the book for a more complete definition.

FANNIE MAE HOME-CHOICE LOANS

ELIGIBILITY:

- 18 years of age or older
- **Low-income*** and have a disability

SERVICES:

- Low interest homeowner-ship loans through local lender institutions

Fannie Mae provides financial products and services that make it possible for low, moderate and middle-income families to buy homes of their own. Fannie Mae began in 1969.

Money is not lent directly to homebuyers. Instead the program

works with lenders to make sure they do not run out of mortgage funds. This makes it possible for persons to achieve their goal of owning their own home.

When you go to a lender to qualify for a home loan Fannie Mae will be in the best position, along with your realtor, to assist you in determining if Fannie Mae funding can help with purchasing a home.

* Please see the glossary at the back of the book for a more complete definition.

**USDA 504 HOME
REPAIR LOANS AND
GRANTS**

**ELIGIBILITY FOR
GRANT:**

- 62 years of age or older
- Unable to pay back loan

**ELIGIBILITY FOR
LOAN:**

- 18 years of age and older
- Acceptable credit history
- **Very low income***

SERVICES:

- Loan and/or grant to repair or improve owned home in rural areas.

To provide loan and grant funds to pay for needed repairs and improvements to dwellings of eligible **very low income*** families. Grants must be used to remove health and safety hazards.



* Please see the glossary at the back of the book for a more complete definition.

HOME REPAIR

HRO (HOME REPAIR OPPORTUNITY)

(Administered by Community Action Agencies)

ELIGIBILITY:

- Homeowner
- Low to moderate income
- Maintain the property for three years or pay back the funds

SERVICES:

- Rehab, weatherize, lead abatement, access modifications
- Grants are up to \$20,000

MHDC* provides Federal Home Funds to selected Community Action Agencies as part of the HRO Program to meet the growing need of home repairs for low and moderate-income homeowners. **Community Action Agencies*** are listed in the back of this booklet.

Many **low-income*** people live in older homes that may not have insulation or efficient heating systems. Weatherization is a program whereby energy-efficient improvements are installed in the home, resulting in lower

* Please see the glossary at the back of the book for a more complete definition.

utility bills yearly. This reduces the amount of assistance needed to pay higher utility bills in **low-income*** households.

The program aims to lower utility bills and improve comfort while ensuring health and safety. Possible solutions may include installation of storm windows, insulation, sealing of ductwork and floor repairs. Smoke and carbon monoxide detectors may also be installed.

In addition to the sixteen (16) regional **Community Action Agencies*** located in the back of this booklet, the Kansas City Department of Housing and Community Development (816) 513-3000 and the Urban League of Metro St. Louis (314) 615-3611 also administer this program.

* Please see the glossary at the back of the book for a more complete definition.

LOW-INCOME*
WEATHERIZATION
ASSISTANCE PROGRAM

(Administered primarily by
COMMUNITY ACTION
AGENCIES)*

ELIGIBILITY:

- Homeowner
- **LOW INCOME***

SERVICES:

- Minor rehab and repairs to make home more livable and energy efficient

HOME MODIFICATIONS

SHOW ME LOANS

ELIGIBILITY:

- Persons with disabilities
- Homeownership

SERVICES:

- Low interest (2 – 4%) loans
- Home access modifications

Loans may be obtained for home access modifications such as: wheelchair ramps, stairway lifts, widening doorways, bathroom modifications and other access improvements. Loans toward the purchase of

homes are not available. The program is administered by Missouri Assistive Technology (MoAT). Interested persons may get more information or a loan application by calling MoAT at 800-647-8557, or sending an e-mail to matpmo@swbell.net.

* Please see the glossary at the back of the book for a more complete definition.

MEDICAID*
WAIVERS

ELIGIBILITY:

- Eligible for **Medicaid***

SERVICES:

- Depending on waiver and other funding, modification monies may be available.

Some home modification funding may be available for **Medicaid*** eligible individuals through **Medicaid*** waivers such as:

- Sarah Jean Lopez Waiver
- Independent Living Waiver
- MRDD Waiver

Please check with your case manager for details. You may also check with your local **Center for Independent Living*** or **Area Agency on Aging*** since they may have or know of resources available for home modifications.



* Please see the glossary at the back of the book for a more complete definition.

OTHER

You MIGHT qualify for a rebate of from \$1 to \$750 of your real estate taxes or rent if:

- you or your spouse are 65 or older on the last day of the year
OR 100 percent disabled, age 18-64
OR a widowed person between 60 and 64 receiving Social Security surviving spouse benefits
- Your TOTAL household income, including Social Security and other non-taxable income, is less than \$25,000 (\$27,000 if you are a married couple)
- You live in Missouri the entire calendar year
- You pay real estate taxes or rent on your main home-
stead

The actual amount of your credit will be based on your income and your real estate taxes or rent and can range from \$0 to \$750.

Not everyone who meets the eligibility requirements will get a credit. If your income is near the eligibility limit and your taxes are low, you may not be entitled to a credit.

You may obtain a copy of the MO-PTC (Missouri Property Tax Credit) or MO-PTS form by calling **1-800-877-**

6881. Many local library branches also have these forms available.

The web site for this program is: www.mid-eastaaa.org/ptc.html

OTHER AGENCIES TO CONTACT:

GOVERNOR'S COUNCIL ON DISABILITY

P. O. Box 1668

Truman Building, Room 250A

Jefferson City, MO 65102-1668

573-751-2600 or toll-free 1-800-877-8249

Provides leadership and support so that all Missourians with disabilities achieve equal opportunities and independence. In carrying out this mission, the Governor's Council on Disability:

1. Provides educational programs on disability rights & awareness, including housing issues and universal design.
2. Provides technical assistance to Missourians interested in learning more about the legal universe of disability rights and housing.

MISSOURI ASSISTIVE TECHNOLOGY (MoAT)

4731 South Cochise, Suite 114

Independence, MO 64055-6975

816-373-5193 or 1-800-647-8557

Administers the Show-Me Loans Program for home access modifications.

Missouri Commission on Human Rights (MCHR)

P. O. Box 1129

3315 West Truman Boulevard, Suite 212

Jefferson City, MO 65102-1129

573-751-3325 or 1-877-781-4236

The basic powers and duties of the MCHR are preventive (through education and outreach) and elimination of discrimination (through enforcement) including discrimination in housing. The MCHR investigates complaints of discrimination in housing based upon a person's protected status of race, color, religion, national origin, ancestry, sex, disability and familial status. MCHR also provides presentations on housing discrimination.

MISSOURI PLANNING COUNCIL FOR DEVELOPMENTAL DISABILITIES (MPC)

P. O. Box 687
1706 East Elm
Jefferson City, MO 65102-0687
573-751-8611

The Missouri Planning Council for Developmental Disabilities (MPC) is a 24 member, consumer-driven council appointed by the Governor. Funded through the Federal Developmental Disabilities Assistance and Bill of Rights Act, the MPC plans, advocates for, and gives advice concerning the development of programs, services, policies, and regulations for persons with developmental disabilities that will increase their opportunities for independence, productivity, and integration into communities.

Public Housing Authorities (PHA)

There are 130 Public Housing Authorities in Missouri. The web site to find these agencies is: www.hud.gov/pic/haprofiles

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Non-Medicaid Information

For information on other non-Medicaid funded home and community based services, such as state plan or private pay services you can contact one of the following agencies:

Family Support Division (FSD)

Information Line 800/392-1261

www.dss.mo.gov/dfs

www.dss.mo.gov/dms

Division of Senior Services and Regulations (DSS)

Information Hotline 800/235-5503

Bureau of Special Health Care Needs-Hope Hotline

800/451-0669

www.dhss.mo.gov/

www.health.state.mo.us/SHCN

Department of Mental Health (DMH)

Client Rights 800/364-9687

www.dmh.mo.gov/

**Division of Mental Retardation & Developmental
Disabilities (MRDD)**

800/207-9329

www.dmh.mo.gov/mrdd/

**Missouri Division of Vocational Rehabilitation
(MDVR)**

877/222-8963

www.vr.dese.mo.gov/

**IMPORTANT ADDRESSES AND PHONE
NUMBERS AND COUNTIES SERVED**

CENTERS FOR INDEPENDENT LIVING

(Visit www.mosilc.org for most up-to-date and website
information)

Access II Independent Living Center (Access II)

611 West Johnson

Gallatin, MO 64640

Voice: (660) 663-2423 TTY: (660) 663-2663

Counties served: *Caldwell, Carroll, Daviess, Grundy,
Harrison, Livingston, Mercer, Ray*

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Bootheel Area Independent Living Center (BAILS)

P. O. Box 326

Kennett, MO 63857

Voice and TTY: (573) 888-0002

Toll-free: 1-888-449-0949

Counties served: *Dunklin, New Madrid, Pemiscot, Stoddard*

Delta Center for Independent Living (DCIL)

Weldon Springs Professional Building

5933 Highway 94 South, Suite 107

St. Charles, MO 63304

Voice and TTY: (636) 926-8761

Counties served: *Lincoln, St. Charles, Warren*

Disabled Citizens Alliance for Independence (DCAI)

P. O. Box 675

Viburnum, MO 65566

Voice: (573) 244-5402 TTY: (573) 244-3315

Counties served: *Iron, Crawford, Dent, Reynolds, Washington*

Disability Resource Association (DRA)

420-B South Truman Boulevard

Crystal City, MO 63019

Voice: (636) 931-7696 TTY: (636) 937-9016

Counties served: *Jefferson*

**Independent Living Center of Southeast MO
(ILCSEMO)**

809 West Pine

Poplar Bluff, MO 63901

Voice and TTY: (573) 686-2333

Toll-free: 888-890-2333

Counties served: *Butler, Carter, Ripley, Wayne*

Independent Living Resource Center (ILRC)

3620 West Truman Boulevard, P. O. Box 6787

Jefferson City, MO 65109

Voice: (573) 556-0400 TTY: (573) 634-3876

Toll-free: 877-627-0400

Counties served: *Camden, Cole, Miller, Moniteau, Morgan, Osage*

Living Independently for Everyone (LIFE)

1109 Ste. Genevieve

Farmington, MO 63640

Voice: (573) 756-4314 TTY: (573) 760-1402

Counties served: *Madison, St. Francois, Ste, Genevieve*

Midland Empire Resources for Independent Living (MERIL)

442 D South 40th Street

St. Joseph, MO 64506

Voice: (816) 279-8558 TTY: (816) 279-4943

Toll-free: 1-800-242-9326

Counties served: *Andrew, Atchison, Buchanan, Clinton, DeKalb, Gentry, Holt, Nodaway, Worth*

North East Independent Living Services (NEILS)

109 Virginia, Suite 560

Hannibal, MO 63401

Voice and TTY: (573) 221-8282

Counties served: *Clark, Lewis, Marion, Monroe, Pike, Ralls*

On My Own, Inc. (OMO)

111 North Elm

Nevada, MO 64772

Voice: (417) 667-7007

Toll-free: 1-800-362-8852

Counties served: *Bates, Cedar, Hickory, St. Clair,
Vernon*

Ozark Independent Living (OIL)

109 Aid Avenue

West Plains, MO 65775

Voice: (417) 257-0036

Toll-free: 1-888-440-7500

Counties served: *Douglas, Howell, Oregon, Ozark,
Shannon, Texas, Wright*

Paraquad, Inc.

311 North Lindbergh Boulevard

St. Louis, MO 63141

Voice: (314) 567-1558 TTY: (314) 567-5552

Counties served: *St. Louis City, St. Louis County*

Rural Advocates for Independent Living (RAIL)

1100 South Jamison

Kirksville, MO 63501

Voice: (660) 627-7245 TTY: (660) 627-0614

Toll-free: 1-888-295-6461

Counties served: *Adair, Chariton, Knox, Linn, Macon, Putnam, Schuyler, Scotland, Shelby, Sullivan*

SEMO Alliance for Disability Independence (SADI)

121 South Broadview Plaza, Suite 12

Cape Girardeau, MO 63703

Voice and TTY: (573) 651-6464

Toll-free: 1-800-898-7234

Counties served: *Bollinger, Cape Girardeau, Mississippi, Perry, Scott*

Services for Independent Living (SIL)

1401 Hathman Place

Columbia, MO 65201

Voice: (573) 874-1646 TTY: (573) 874-4121

Counties served: *Audrain, Boone, Callaway, Cooper, Howard, Montgomery, Randolph*

SW Center for Independent Living (SCIL)

2864 S Nettleton Avenue

Springfield, MO 65807

Voice and TTY: (417) 886-1188

Toll-free: 1-800-676-7245

Counties served: *Christian, Dallas, Green, Lawrence, Polk, Stone, Taney, Webster*

Tri-County Center for Independent Living (TCIL)

1420 Highway 72 East

Rolla, MO 65401

Voice and TTY: (573) 368-5933

Counties served: *Laclede, Phelps, Pulaski*

The Independent Living Center, Inc. (TILC)

1001 East 32nd Street

Joplin, MO 64804

Voice: (417) 659-8086 TTY: (417) 659-8702

Toll-free: 1-877-307-8702

Counties served: *Barry, Barton, Dade, Jasper, McDonald, Newton*

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The Whole Person, Inc. (TWP)

301 East Armour Boulevard, Suite 430

Kansas City, MO 64111

Voice: (816) 561-0304 TTY: (816) 931-2202

Toll-free: 1-800-878-3037

Counties served: *Cass, Clay, Jackson, Platte*

West Central Independent Living Solutions (WILS)

123 East Gay, Suite A-1

Warrensburg, MO 64093

Voice: (660) 422-7883 TTY: (660) 422-7894

Toll-free: 1-800-236-5175

Counties served: *Benton, Henry, Johnson, Lafayette, Pettis, Saline*

Heartland, Inc., Branch of DCAI (HILC)

P. O. Box 578, 1010 Highway 28 West

Owensville, MO 65066

Voice: (573) 437-5100

Counties served: *Franklin, Gasconade, Maries*

**Missouri Association of County Developmental
Disabilities (MACDDS)**

Agent: Community Asset Builders

925 Madison

Jefferson City, MO 65101

Telephone: (573) 632-2700

Contact: Doris Boeckman

MISSOURI AREA AGENCIES ON AGING

Southwest Office on Aging

1735 South Fort

Springfield, MO 65807

Telephone: (417) 862-0762

Toll-free: 1-800-497-0822

Counties served: *Barry, Christian, Dade, Dallas, Douglas, Howell, Green, Lawrence, Ozark, Oregon, Polk, Shannon, Stone, Taney, Texas, Webster, Wright*

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Southeast MO Area Agency on Aging

1219 North Kingshighway, Suite 100

Cape Girardeau, MO 63701

Telephone: (573) 335-3331

Toll-free: 1-800-392-8771

Counties served: *Bollinger, Butler, Cape Girardeau, Carter, Dunklin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Perry, Reynolds, Ripley, Scott, St. Francois, Ste. Genevieve, Stoddard, Wayne*

District III Area Agency on Aging

106 West Young Street, P. O. Box 1078

Warrensburg, MO 64093

Telephone: (660) 747-3107

Toll-free: 1-800-886-4699

Counties served: *Bates, Benton, Carroll, Cedar, Chariton, Henry, Hickory, Johnson, Lafayette, Pettis, Saline, St. Clair, Vernon*

Northwest MO Area Agency on Aging

P. O. Box 265

Albany, MO 64402

Telephone: (660) 726-3800

Toll-free: 1-888-844-5626-

Anderson, Counties served: *Atchison, Buchanan, Caldwell, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Holt, Linn, Livingston, Mercer, Nodaway, Putnam, Sullivan, Worth*

Northeast MO Area Agency on Aging

815 North Osteopathy

Kirksville, MO 63501 Telephone: (660) 665-4682

Toll-free: 1-800-664-6338

Counties served: *Adair, Clark, Knox, Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby, Warren*

Central MO Area Agency on Aging

1121 Business Loop 70 East, Suite 2A

Columbia, MO 65201

Telephone: (573) 443-5823

Toll-free: 1-800-369-5211

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Counties served: *Audrain, Boone, Callaway, Camden, Cole, Cooper, Crawford, Dent, Gasconade, Howard, Laclede, Maries, Miller, Moniteau, Morgan, Osage, Phelps, Pulaski, Washington*

Mid-America Regional Council

300 Rivergate Center, 600 Broadway

Kansas City, MO 64105

Telephone: (816) 474-4240

Toll-free: 1-800-593-7948

Counties served: *Cass, Clay, Jackson, Platte, Ray*

Mid-East MO Area Agency on Aging

14535 Manchester

Manchester, MO 63011

Telephone: (636) 207-0847 or 207-1323

Toll-free: 1-800-243-6060

Counties served: *Franklin, Jefferson, St. Charles, St. Louis*

St. Louis Area Agency on Aging

634 North Grand

St. Louis, MO 63103

Telephone: (314) 612-5918

Area served: *St. Louis City*

Region X Area Agency on Aging

2701 S Bird, P. O. Box 3990

Joplin, MO 64803

Telephone: (417) 781-7562 or 627-0600

Counties served: *Bates, Jasper, McDonald, Newton*

COMMUNITY ACTION AGENCIES

(visit www.communityaction.org for more information)

Central Missouri Counties Human Development Corporation

807B North Providence Road

Columbia, MO 65203

Telephone: (573) 443-8706

Counties served: *Audrain, Boone, Callaway, Cole, Cooper, Howard, Moniteau, Osage*

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Community Services Inc. of Northwest Missouri

P. O. Box 328

1212B South Main

Maryville, MO 64468

Telephone: (660)- 582-3133

Counties served: *Atchison, Gentry, Holt, Nodaway, Worth*

Delta Area Economic Opportunity Corporation

99 Skyview Road

Portageville, MO 63873

Telephone: (573) 379-3851

Toll-free: 1-800-748-8320

Counties served: *Dunklin, Mississippi, New Madrid, Pemiscot, Scott, Stoddard*

East Missouri Action Agency

107 Industrial Drive, P. O. Box N

Park Hills, MO 63601

Telephone: (573) 431-5191

Counties served: *Bollinger, Cape Girardeau, Iron, Madison, Perry, St. Francois, Ste. Genevieve, Washington*

Community Action Partnership of St. Joseph

P. O. Box 3068

817 Monteray Street

St. Joseph, MO 64503

Telephone: (816) 233-8281

Counties served: *Andrew, Buchanan, Clinton, DeKalb*

Economic Security Corporation of the Southwest Area

P.O. Box 207

302 South Joplin Street

Joplin, MO 64802

Telephone: (417) 781-0352

Counties served: *Barton, Jasper, McDonald, Newton*

Green Hills Community Action Agency

P.O. Box 278

1506 Oklahoma Avenue

Trenton, MO 64683

Telephone: (660) 359-3907

Toll-free: 1- 877-611-7600

Counties served: *Caldwell, Daviess, Grundy, Harrison, Linn, Livingston, Mercer, Putnam, Sullivan*

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Human Development Corporation of Metropolitan St. Louis

929 North Spring Ave.

St. Louis, MO 63108

Telephone: (314) 613-2200

Counties served: *City of St. Louis and Wellston*

Jefferson-Franklin Community Action Corporation

725 Maple, Suite 201

P.O. Box 920

Hillsboro, MO 63050

Telephone (636) 789-3563

Counties served: *Franklin, Jefferson*

Missouri Ozarks Community Action, Inc.

306 South Pine Street

P.O. Box 69

Richland, MO 65556

Telephone (573) 765-3263

Counties served: *Camden, Crawford, Gasconade, Laclede, Maries, Miller, Phelps, Pulaski*

Missouri Valley Community Action Agency

1415 South Odell

Marshall, MO 65340

Telephone: (660) 886-7476

Counties served: *Carroll, Chariton, Johnson, Lafayette, Pettis, Ray, Saline*

North East Community Action Corporation

P.O. Box 470

16 North Court Street

Bowling Green, MO 63334

Telephone: (573) 324-2231

Counties served: *Lewis, Lincoln, Macon, Marion, Monroe, Montgomery, Pike, Ralls, Randolph, Shelby, St. Charles, Warren*

Northeast Missouri Community Action Agency

P.O. Box 966

1011 S. Jamison

Kirksville, MO 63501

Telephone: (660) 665-9855

Counties served: *Adair, Clark, Knox, Scotland, Schuyler*

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Ozark Action, Inc.

P.O. Box 588

710 East Main

West Plains, MO 65775

Telephone: (417) 256-6147

Counties served: *Douglas, Howell, Oregon, Ozark, Texas, Wright*

Ozarks Area Community Action Corporation

215 South Barnes

Springfield, MO 65802

Telephone: (417) 862-4314

Counties served: *Barry, Christian, Dade, Dallas, Greene, Lawrence, Polk, Stone, Taney, Webster*

Community Action Agency of St. Louis County

2709 Woodson Road

St. Louis, MO 63114

Telephone (314) 863-0015

Counties served: *St. Louis County*

South Central Missouri Community Action Agency

P.O. Box 6, Old Alton Road

Winona, MO 65588

Telephone: (573) 325-4255

Counties served: *Butler, Carter, Dent, Reynolds, Ripley, Shannon, Wayne*

United Services Community Action Agency

6323 Manchester Avenue

Kansas City, MO 64133

Telephone (816) 358-6868

Counties served: *Clay, Jackson, Platte*

West Central Missouri Community Action Agency

P.O. Box 125

106 West 4th Street

Appleton City, MO 64724

Telephone: (660) 476-2185

Counties served: *Bates, Benton, Cass, Cedar, Henry, Hickory, Morgan, St. Clair, Vernon*

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We hope this booklet is a useful resource for you. If you have any questions or feel that the information given needs updating please contact the PIC Commission through the:

Governor's Council on Disability

P. O. Box 1668

Truman Building, Room 250A

Jefferson City, MO 65102-1668

573-751-2600 or toll-free 1-800-877-8249

Home is the heart of life...

**Home is where we feel at ease, where we belong,
where we can create surroundings that reflect our
tastes and pleasures...**

**Making a home is a form of creativity open to every-
one.**

Terence Conran

GLOSSARY OF HOUSING AND OTHER TERMS

AAA - Area Agency on Aging For individuals aged 60 and over provides services such as congregate and home delivered meals, transportation, legal support, information and referral, case management and family caregiver services. Located in 10 regional offices covering every Missouri county and St. Louis City.

ADA – Alcohol and Drug Abuse or American with Disabilities Act

AMI – American Median Income

CAP or CAA – Community Action Agency – Nonprofit private and public organizations established under the Economic Opportunity Act of 1964 to fight America's War on Poverty and help people to help themselves in achieving self-sufficiency. There are 19 Community Action Agencies in Missouri.

CDC – Community Development Corporation – Not for profit organizations that encourage and promote the industrial, economic, entrepreneurial, commercial and

civic development or redevelopment of a community or area, includes the provision of housing and community economic development projects that benefit low and moderate income individuals and communities.

CDBG (Community Development Block Grant Program) – Authorized by the Housing and Community Development Act of 1974 replacing several community development categorical grant programs. CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants which they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services. The grants principally benefit low-income and moderate-income persons.

Certificate – A term used to refer to a type of rental subsidy.

CHDO (Community and Housing Development Organization) – A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership

funds. The primary difference between CHDO and other nonprofits is the level of low-income resident participation on the Board of Directors.

CILs – (Centers for Independent Living)- Community-based non-profit consumer controlled organizations that are cross-disability. CILs provide information and referral, independent living skills training, peer support, and individual and systems advocacy as their four core services. They also provide other services such as consumer-directed personal assistance services, and benefits counseling. For more information about CILs or to find the center closest to you, call the Statewide Independent Living Council toll-free at (877) 222-8963 or email mosilc@yahoo.com

Consolidated Plan – Developed by local and state governments with input from citizens and community groups, the Consolidated Plan serves four functions: 1) it is a planning document for each state and community, built upon public participation and input; 2) it is the application for funds under HUD's formula grant programs (Community Development Block Grant,

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HOME, Emergency Shelter Grant, and Housing Opportunities for People With AIDS); 3) it spells out local priorities; and 4) it spells out a 3-5 year strategy the jurisdiction will follow in implementing HUD programs. The housing plan must also address the needs of people with disabilities.

Continuum of Care – A program to help more than 330,000 homeless Americans get housing, job training, child care, and other services. The Continuum of Care, which is the centerpiece of the federal policy on homelessness, stresses permanent solutions to homelessness through comprehensive and collaborative community planning. Includes funding for Supportive Housing Program (SHP), Shelter Plus Care (SHP) and Section 8 Moderate Rehabilitation for Single Room Occupancy (Mod Rehab SRO).

CPS – (Division of Comprehensive Psychiatric Services) – Housed within the Missouri Department of Mental Health.

CSA – Chronic Substance Abusers

DED – Missouri Department of Economic Development

DSSR – (Division of Senior Services & Regulations)

Part of the Missouri Department of Health and Senior Services (DHSS), DSSR employs over 400 social workers covering every county in Missouri who provide case management and adult protective services to seniors and adults with disabilities.

DVR – (Division of Vocational Rehabilitation) Part of the Department of Elementary and Secondary Education (DESE) that oversees administration of the Independent Living Waiver and 21 Centers for Independent Living for consumers with physical disabilities.

Empowerment Zones and Enterprise Communities (EZ/EC) – Designated low-income areas targeted to receive tax incentives, performance grants, and loans in order to create jobs, expand business opportunities, and support people looking for work. Initially authorized by Title XIII of the Omnibus Budget Reconciliation Act of 1993 (the Statute). Additional EZ/ECs were authorized by the Taxpayer Relief Act of 1997.

Entitlement – An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e., population greater than 50,000) and larger urban counties (greater than 200,000).

ESG (Emergency Shelter Grant) – Awards grants for the rehabilitation or conversion of buildings into homeless shelters. Also provides funds for certain related social services, operating expenses, homeless prevention activities and administrative costs.

Eviction – Legal procedure to remove a resident from a unit.

Fair Housing Act – Legislation first enacted in 1968 and expanded by amendments in 1974 and 1988, which provides the Housing and Urban Development (HUD) Secretary with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based upon race, color, religion, sex, national origin, disability, or familial status.

Family Self-Sufficiency Program – The Family Self-Sufficiency (FSS) program is an employment and savings incentive program for low-income families that have Section 8 vouchers or live in public housing.

FMR (Fair Market Rents) – Rent Schedules published in the Federal Register, which establish maximum eligible rent levels allowed under the Section 8 program by geographic area. Also used by other rent subsidy programs.

Federal National Mortgage Association (Fannie Mae) – A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by the Veterans Administration VA.

Federal Preferences – HUD designates certain groups of individuals as having priority status on housing waiting lists. For instance, individuals paying more than 50% of their income for housing would have a federal preference.

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FEMA – Federal Emergency Management Agency a former independent agency that became part of the new Department of Homeland Security in March 2003 which is responsible for responding to, planning for, recovering from, and militating against disasters.

FHLB – Federal Home Loan Bank – a source of funding for housing development. The bank for Missouri is in Des Moines, Iowa

HAP (Housing Assistance Payment) – Agreement between landlord and program to pay the difference between the tenant's share of rent and current rent of a unit including specified damage reimbursement.

HOME – Provides funds to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant-based rental assistance.

Home and Community Services - Services and supports provided in a home or community location to help persons live as independently as possible.

HOPE VI or the Urban Revitalization Program – Enables demolition of obsolete public housing, revitalization of public housing sites and distribution of supportive services to public housing residents affected by these actions.

HOPWA – Housing Opportunities for Persons with AIDS. Also, a funding program that may be used for housing for persons with HIV.

Housing Choice Voucher – In 1999, the Section 8 certificate and voucher programs were merged into the new Housing Choice Voucher Program (HCVP). The HCVP has also changed some of the rules, especially relative to the rents the household may pay. HQS (Housing Quality Standards) refers to the rules used when inspecting a rental unit to determine if the housing is safe, decent and sanitary.

HTF (Housing Trust Fund) – The Missouri Housing Trust Fund was created by the State Legislature in 1994 to help meet the housing needs of very low-income families and individuals. It provides funding for a variety of

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eligible activities including rental housing production, housing and related services for the homeless and rental subsidies.

HUD (Housing and Urban Development) – The federal government department that dispenses and manages federal housing assistance.

HUD 202 – Provides capital advances to finance the construction and rehabilitation of structures that will serve as supportive housing for very low-income elderly persons and provides rental subsidies for projects to help make them affordable.

HUD 811 – Provides grants to non-profit organizations to develop and construct or rehabilitate rental housing with supportive services for very low-income person with disabilities.

ICF/MR – (Intermediate Care Facility for Persons with Mental Retardation) A licensed facility that provides care designed to meet the needs of persons with mental retardation who require special health and

rehabilitation services. Missouri's habilitation centers are ICF/MR facilities.

IGR (Independent Group Residence) – A type of rental subsidy funded by HUD that allows people with disabilities to live with one or more individuals and receive a rental subsidy.

Income - The gain that proceeds from property, labor, or business. For purposes of figuring rent in subsidy programs, income includes but is not limited to: annual gross income including welfare assistance; unemployment and disability compensation, interest, dividends, and child support payments.

Lender - The bank, credit union, saving and loan association, mortgage company or other financial institution that provides funds to a borrower

Low Income – Income that does not exceed 80 percent of area median income.

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Low Income Housing Tax Credits (LIHTC) – A way of obtaining financing to develop low-income housing. Government programs provide dollar-for-dollar credit toward taxes owed by the housing owner. These tax credits can be sold, or used to back up bonds that are sold, to obtain financing to develop the housing.

MACA (Missouri Association for Community Action) – The statewide association for CAP agencies (see definition under CAP).

Mainstream Section 8 – aka Mainstream– Awards funding for Section 8 vouchers to very low-income families whose head, spouse, or sole member is a person with a disability.

MASW (Missouri Association for Social Welfare) – A Social Advocacy Organization that contracts with MHDC to conduct statewide homeless count every other year.

Median Income – The income level at which half of the population receive more income and half receive

less. Each year HUD establishes the Median Income for states and metropolitan areas based upon household size. HUD revises these figures periodically

Medicaid – State and federally funded health care for low income and needy populations.

Medicare - The national health insurance program for those age 65 and older and for some persons under age 65 with disabilities.

MHDC (Missouri Housing Development Commission) – Missouri's state housing finance agency established by the 75th General Assembly in 1969. MHDC functions as a bank, providing financing directly to borrowers or through a network of private lending institutions. Most of MHDC's programs operate as a public-private partnership.

MRDD - (Division of Mental Retardation and Developmental Disabilities) Housed within the Department of Mental Health. It serves a population that has developmental disabilities such as mental retardation, cerebral palsy, head injuries, autism, epilepsy, and

certain learning disabilities. Such conditions must have occurred before age 22, with the expectation that they will continue. To be eligible for services from the division, persons with these disabilities must be substantially limited in their ability to function independently.

NON-CAP - Non-Cash Assistance Payment Loans.

PH – Permanent Housing for people with disabilities.

PHA – Public Housing Authority or Agency

PRA (Project Based Rental Assistance) – Rental subsidies that are based in one building or apartment project. The subsidy belongs to the unit and not the individual.

PWA – Persons with AIDS

PWOD – Persons with other disabilities

RCF – (Residential Care Facility) A licensed facility that provides meals, shelter and personal assistance or

supervision for more than 24 consecutive hours for adults who do not require nursing home care. Residents must demonstrate ability to negotiate a path to safety in case of emergency.

Rent Subsidy – This refers to a cash payment to a landlord that assists very low-income individuals in paying for housing. Typically, the tenant pays 30% of their income for rent, and the rental subsidy pays the remaining amount.

Ryan White – Title I Federal grant monies used for services to persons with AIDS – In Missouri this funding comes through the Department of Health and Senior Services

Scattered Site – The ability to use a housing subsidy to live in market rate units in a neighborhood of one's own choosing

Section 8 – This is a federal HUD program that provides funds for rent subsidies.

SHOP (Self-Help Homeownership Opportunity Program) – The Self-Help Homeownership Opportunity Program enables families to become homeowners with an investment of "sweat equity" by contributing their own labor to help with such tasks as painting, landscaping, carpentry and roofing. HUD grants will provide subsidies averaging \$10,000 to lower the price of each home. Families unable to afford a home and having incomes below 80 percent of the area median income are eligible to receive HUD assistance under SHOP.

SHP (Supportive Housing Program) – Provides grants to develop permanent and/or transitional supportive housing and services that will enable homeless people to live as independently as possible.

SMI – Serious Mental Illness.

SPC (Shelter Plus Care) – Provides rental assistance that when combined with social services, provides permanent supportive housing for homeless people with disabilities and their families.

SRA (Sponsor Based Rental Assistance) – An agreement between landlord and provider allowing for subletting the unit to program participants.

TRA (Tenant Based Rental Assistance) – This term refers to rental subsidies that are portable. In other words, the subsidy is held by the tenant and not the unit.

TTP (Total Tenant Payment) – The amount the participant pays for their portion of the rent.

Universal Design - The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

USDA-RD – United States Department of Agriculture – Rural Development (includes rural housing service)

Very Low Income – Income that does not exceed 50% percent of area median income.

Voucher – A term used to refer to a type of rental subsidy. Low-income families use vouchers to help pay for housing that they find in the private market.

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**Office of Administration
Governor's Council on Disability
P. O. Box 1668
Jefferson City, MO 65102-1668**

Mailing address label

A large, empty rectangular box with a black border, intended for a mailing address label.